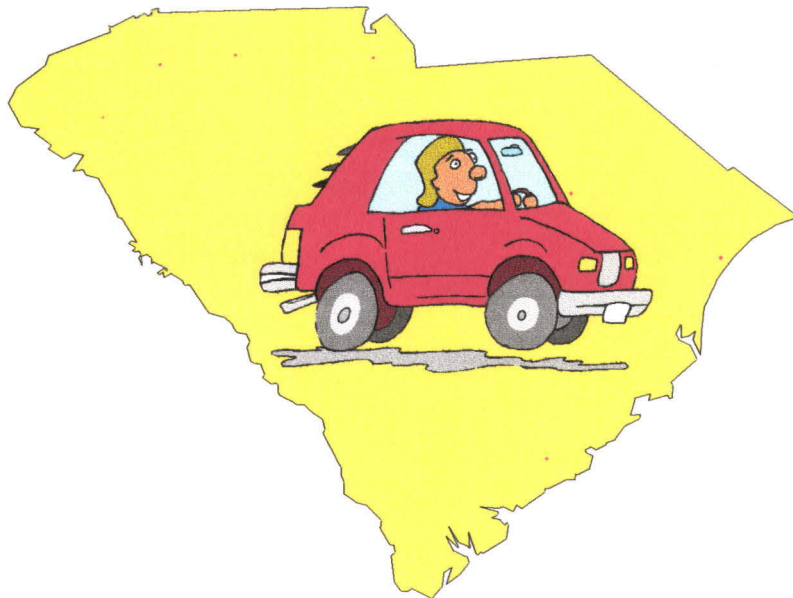


C7665

2.A87-2

Cy-2

# WHAT TEEN DRIVERS SHOULD KNOW



## ABOUT AUTOMOBILE INSURANCE AND HIGHWAY SAFETY

South Carolina Department of Consumer Affairs  
3600 Forest Drive, Third Floor  
Post Office Box 5757  
Columbia, South Carolina 29250-5757  
1-800-922-1594  
(803) 734-4200

**S. C. STATE LIBRARY**

MAR 2 2000

STATE DOCUMENTS

## **TO THE TEACHER:**

In 1997, South Carolina enacted the most comprehensive automobile insurance reform since 1974. Most of the legislative changes will become effective March 1, 1999, and will profoundly change the way automobile insurance is handled in South Carolina. The purpose of Part I of this educational packet is to assist your students in understanding the new law, by comparing the major aspects of the new system with the old one. It will also generally inform them of their rights and responsibilities under the new automobile insurance law.

We would like to acknowledge and thank Max Young, Deputy Administrator, South Carolina Department of Public Safety, and Gray Koonce, Administrator of the Office of Public Affairs, South Carolina Department of Public Safety, for providing the statistical information and articles included in Part II of this booklet, Highway Safety and Traffic Collision Facts 1997.

Brandolyn T. Clanton Pinkston  
Director, Public Information and Education

Nancy Vaughn Coombs  
Deputy Consumer Advocate

Hana Pokorná-Williamson  
Staff Attorney

**PLEASE FEEL FREE TO COPY AND DISTRIBUTE THIS BOOKLET.**

February 1999

PHILIP S. PORTER, ADMINISTRATOR/CONSUMER ADVOCATE  
SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS  
3600 FOREST DRIVE, THIRD FLOOR  
POST OFFICE BOX 5757  
COLUMBIA, SOUTH CAROLINA 29250-5757

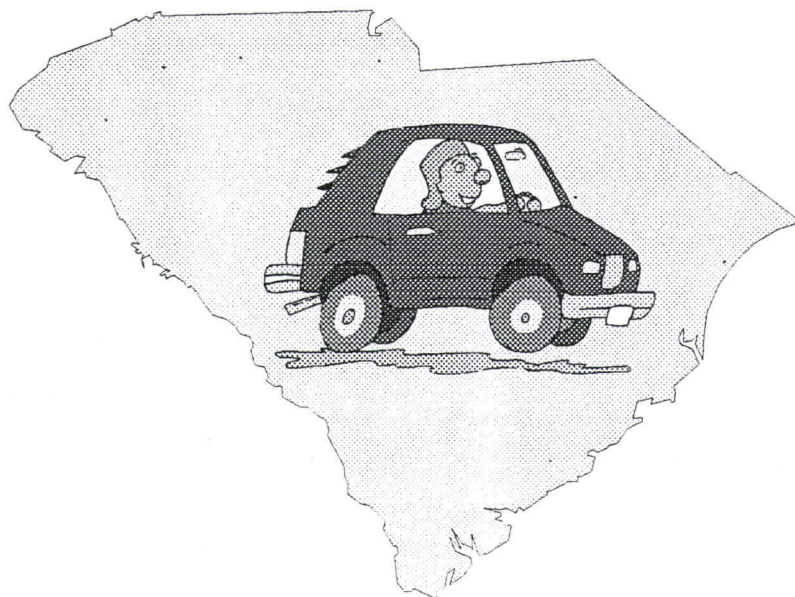
**PART I**

**AUTOMOBILE INSURANCE**

**IN**

**SOUTH CAROLINA**

# WHAT TEEN DRIVERS SHOULD KNOW



## ABOUT AUTOMOBILE INSURANCE AND HIGHWAY SAFETY

South Carolina Department of Consumer Affairs  
3600 Forest Drive, Third Floor  
Post Office Box 5757  
Columbia, South Carolina 29250-5757  
1-800-922-1594  
(803) 734-4200



## INTRODUCTION

In 1997, the General Assembly passed the most comprehensive automobile insurance reform since 1974. Most of the legislative changes will become effective on March 1, 1999 and will profoundly change the way automobile insurance is handled in South Carolina. The purpose of this brochure is to compare the new system with the old one, point out the most important changes and inform you of your rights and responsibilities under the new system.

### AUTOMOBILE INSURANCE LAW 1974-1999

The law regarding automobile insurance effective in South Carolina from 1974 until March 1, 1999, had the following basic features:

- (1) Compulsory Liability Insurance: Every private passenger automobile must have been insured with minimum coverage of \$15,000 if bodily injury results to one person, \$30,000 if bodily injury results to more than one person, and \$10,000 for property damage.
- (2) The Mandate to Write: The insurance company you selected was required to sell you a liability policy if you had a valid driver's license and paid the premiums for the policy.
- (3) Equal Treatment for Equally Situated Individuals: Insurance Companies could not discriminate based upon subjective factors, such as race, religion, nationality, etc. Your premiums were based on (a) your individual classification using the twenty-two classifications established by the South Carolina Department of Insurance (such as there is no operator under 25 years of age and the automobile is not used for business nor driven to or from work or school); and (b) the county in which you reside.
- (4) Reinsurance Facility/Recoupment Fee: Insurance Companies could place individuals they would not have written had they had a choice in the South Carolina Reinsurance Facility. Some agents wrote directly to the Facility. The losses of those drivers which were not covered by the premiums those drivers paid were recouped from all the drivers in the State.

### AUTOMOBILE INSURANCE LAW EFFECTIVE MARCH 1, 1999

Act No. 154 of 1997 changes the features of the current system in the following major ways:

- (1) Elimination of Compulsory Liability Insurance: Drivers may drive uninsured vehicles upon annual payment of \$550 Uninsured Motorist Fee, unless they have major violations on their record.
- (2) Repeal of the Mandate to Write: Insurance companies do not have to write you if they do not want to write you. They are prohibited from refusing to write you, however, for certain reasons (such as, race, gender, religion, economic status, etc.)
- (3) Greater Freedom in Underwriting: Insurance companies may establish their own

classifications and territories, instead of using those established by the South Carolina Department of Insurance (DOI). In most states in the country, insurance companies use more than 200 classifications to classify drivers. For example, in some states 15 year olds are in their own age category. Until Act 154 passed, the Uniform Classification Plan developed by DOI included broad age groups, such as operators under the age of 21, operators 21 to 24 years old, operators over 55.

(4) Reinsurance Facility/Recoupment Fee Eliminated: Drivers who cannot purchase insurance from an insurance company can be insured by the South Carolina Associated Auto Insurers' Plan (SCAAIP), which will replace the Reinsurance Facility. It is anticipated the SCAAIP rates will be higher than any rate you would pay if you were able to purchase insurance through ordinary means. The drivers insured by SCAAIP will pay for their own losses. For some time, however, past losses of the Reinsurance Facility will continue to be recouped. After 2002, drivers with safe driver discounts will no longer pay the recoupment fee. The drivers with insurance points will pay recoupment until the past losses of the Reinsurance Facility are recouped. It is expected that the recoupment charges will be high, so it will be even more important to develop good driving habits.

### **Buying Automobile Insurance**

Unless the South Carolina Department of Public Safety (DPS) allows you to pay the annual uninsured motorist fee, you will have to purchase insurance for your automobile. Described below are changes in the automobile insurance system which may be of interest to you:

- Your insurance company no longer has to renew your policy. It may instead offer you a policy written by an affiliated company at a higher premium, if it considers you a higher risk.
- If you decide to buy your insurance from a different insurer, your application may be denied.
- If you buy a policy from a new insurer, that insurer can cancel your policy without cause during the first ninety days.
- A safe driving record does not ensure you will be able to purchase insurance at the lowest rate available. For example, a company may consider you high risk if you were involved in several accidents during the previous three years, even though you did not cause the accidents and you made a claim under your medical payments coverage for your injuries.
- You must keep proof of insurance in your automobile, and display it upon demand to a police officer or anyone authorized by law. Failure to do so is a misdemeanor. You will then have to provide proof of insurance within 30 days or your driver's license will be suspended and you will have to provide proof of service every quarter for one year.

### **Cancellation or Non-renewal**

If your insurance company cancels or does not renew your policy, the cancellation or non-renewal is not effective unless the company gives you a 15-day written notice. If the notice is mailed to you, the 15-day period begins to run from the date of mailing, **not the day you receive it.**



The notice must:

- provide the **specific reason(s)** for cancellation or refusal to renew or, tell you that upon written request, it will provide the specific reason(s) in writing. This requirement does not apply if your policy is being cancelled or non-renewed because you did not pay the premiums or if you or any other driver who either resides in your household or customarily drives your automobile has had his driver's license suspended or revoked,
- inform you that you have the right to request a **review** of this decision **by the Director of the Department of Insurance**. If you want such review, you have to request it in writing within 15 days of the receipt of the notice. During the review by DOI, your policy must remain in full force and effect,
- inform you that other insurance may be available through your agent or insurance company, another insurance company or SCAAIP, and
- inform you that an automobile insurance guide is available from DOI.

In addition, you have the right to request:

- specific items of information about you that the insurance company used in its decision to cancel or non-renew your policy, and
- the names and addresses of organizations that supplied such information.

You then may make a written request to any such organization to obtain a copy of the information, the identity of persons to whom the information was disclosed, and the procedures for correction, amendment or deletion of such information. The information has to be provided to you free of charge.

### **Notice of Higher Rate**

Insurance companies must tell you if the rate level they offer you is higher than the lowest rate offered by the company or its group, if it is a member of a group of companies. You must be given written reasons if they charge you the higher rate.

### **If You Are Unable to Obtain Insurance**

If you were refused at least once for automobile insurance, you may be entitled to have a policy issued to you through South Carolina Associated Auto Insurers Plan (SCAAIP). Any licensed insurance agent or broker may submit an application on your behalf.

An insurance policy issued through SCAAIP shall provide at least the minimum coverage required by law. However, you will pay more than you would for insurance purchased from an insurance company.

It will be more important than ever for you to **SHOP AROUND** under the new system. You may save money simply by asking for quotes from several companies.

### **Protection Against Discrimination**

Even though insurance companies may refuse to issue or renew your automobile insurance based on their own criteria, certain reasons to do so are illegal.

No insurer may refuse to issue or renew an automobile insurance policy because of any one or more of the following factors: age; sex; location of residence in this State; race; color; creed; national origin; ancestry; marital status; income level. An insurance company may, however, legally consider sex and age in determining the amount of premium.

### **Enforcement**

The Department of Public Safety (DPS) will select a random sample of 500 registered vehicles each day and mail the owner a form to verify coverage which must be completed and returned to DPS within 15 days after receipt. If the owner fails to return the properly completed form, DPS will consider the vehicle uninsured and subject to certain penalties.

### **Driving an Uninsured Automobile**

At the time of registering at the Department of Public Safety (DPS), you may pay a fee of \$550 if you do not want to insure your automobile. \$50 goes toward reducing recoupment. \$50 is retained by DOI to enforce anti-discrimination laws, to publish a buyer's guide and to provide for a public awareness campaign. The remainder is to be used to reduce the cost of uninsured motorist coverage. This fee will be adjusted every year. The average premium for liability coverage in South Carolina is less than \$550.

If you select this option, you should know:

- The fee is paid to the State of South Carolina for the privilege of driving an uninsured vehicle. **IT IS NOT INSURANCE.** If you select this option, you will personally bear the risk of having to pay for any damages you may cause. You expose your future earnings and your assets to significant risk.
- This option may not be available to you if you have any major violations on your driving record for the previous three years or if any driver in your household has been licensed for less than three years.
- DPS may terminate this option upon receiving notice that you were convicted of any major traffic violations or that there is a driver in your household who has been licensed for less than three years.



**FREQUENTLY ASKED QUESTIONS  
ABOUT THE NEW AUTOMOBILE INSURANCE SYSTEM  
IN SOUTH CAROLINA**

**Q. UNDER THE NEW LAW, IS AN INSURANCE COMPANY REQUIRED TO SELL ME INSURANCE?**

**A.** Prior to March 1, 1999, the insurance company you selected was required to sell you a liability policy if you had a valid driver's license and paid the premium for the policy. As of March 1, 1999, insurance companies are not required by law to sell you an insurance policy. They are, however, prohibited from refusing to issue a policy for the following reasons: age, sex, location of residence in this State, race, color, creed, national origin, ancestry, marital status or income level.

**Q. CAN AN INSURANCE COMPANY REFUSE TO SELL AN AUTOMOBILE INSURANCE POLICY BASED ON THE LACK OF DRIVING EXPERIENCE?**

**A.** An insurance company cannot refuse to renew a policy based only on the lack of driving experience or number of years of driving experience. If you have another factor which indicates high risk characteristics, however, an insurance company may refuse to renew a policy. Also, the law does not prohibit an insurance company from refusing to issue an initial policy based on the lack of driving experience or number of years of driving experience.

**Q. CAN AN INSURANCE COMPANY CONSIDER LACK OF DRIVING EXPERIENCE IN DETERMINING WHAT RATE TO CHARGE?**

**A.** Yes. An insurance company can consider lack of driving experience in determining rates. It is only unlawful to consider the following factors in determining the premium rates to be charged for an automobile insurance policy: race, color, creed, religion, national origin, ancestry, location of residence in this State, economic status, income level.

**Q. CAN AN INSURANCE COMPANY CONSIDER MY AGE IN DETERMINING WHAT RATE TO CHARGE?**

**A.** Yes. An insurance company can consider age in determining rates. It is only unlawful to consider the following factors in determining the premium rates to be charged for an automobile insurance policy: race, color, creed, religion, national origin, ancestry, location of residence in this State, economic status, income level.

**Q. WHO DETERMINES HOW I AM CLASSIFIED WITH RESPECT TO OTHER DRIVERS?**

**A.** In the past, the South Carolina Department of Insurance (SCDOI) established, by regulation, a classification plan and a territorial plan which insurance companies used to assist in determining the proper rates to charge an insured. The SCDOI established twenty-two broad classifications, such

as (1) there is no operator under 25 years of age and the automobile is not used for business, nor driven to or from work, or school or (2) there is an unmarried male/female operator under 21 years of age who is an owner or principal operator of the automobile. Under the old law, the SCDOI also established thirteen territories. Under the new law, insurance companies will establish their own classifications. In most states, insurance companies use more than 200 classifications. They will also establish their own territories. The law, however, does not allow any territory to be smaller than a county, but allows a portion of a county to be rated with a neighboring county. The classification and territorial plans must be approved by the SCDOI.

**Q. WILL I KNOW IF I AM NOT GETTING THE LOWEST RATE AVAILABLE FROM MY INSURANCE COMPANY?**

**A.** If your rate level is higher than the lowest rate level tier for the insurance company or for an insurance company in the group to which that insurance company belongs, your insurance company must tell you in writing the reason you are not getting the lowest rate level tier.

**Q. ARE ANY DISCOUNTS REQUIRED TO BE GIVEN UNDER THE NEW LAW ?**

**A.** The only discount required to be offered is the discount for insured persons who take an approved driver training course. The discount does not apply to youthful drivers. Some companies, however, will offer youthful driver discounts. Some may offer discounts for students maintaining a good grade point average. It is helpful to obtain quotes from several companies and to ask if the insurance company offers a youthful driver discount or any other discount which might apply to you.

**Q. WHAT IS THE SOUTH CAROLINA REINSURANCE FACILITY?**

**A.** This is the mechanism used to insure the residual market from 1974 until 1999. In 1974, the General Assembly passed a law requiring insurance companies to write anyone who wanted insurance who had a valid driver's license and paid the premiums. The Reinsurance Facility provided a mechanism where insurance companies could place individuals they would not have written had they had a choice. Insurance companies were allowed to put up to 35% of their business in the Reinsurance Facility. There are also some agents who write directly to the Facility. There are approximately 40% of the drivers in the State in the Reinsurance Facility, roughly one million drivers. About 85% of those drivers have their safe driver discount. Some reason other than an accident or violation put those drivers in the Reinsurance Facility. They had some risk characteristic(s) which indicated to the insurance company that they may not be paying enough premiums to cover the risk that they may create a loss for the insurance company.

**Q. WHAT IS THE RECOUPMENT FEE INCLUDED IN MY INSURANCE PREMIUM?**

**A.** If the premiums paid by the drivers insured through the Reinsurance Facility were not sufficient to cover their losses and expenses, the remaining losses and expenses were collected from all the drivers in the State. The additional charge listed on your premium statement is called the recoupment fee. It might be considered similar to paying an IOU. The recoupment fee repays the



losses and expenses of the Reinsurance Facility which insurance companies have already paid.

**Q. DOES THE NEW LAW ELIMINATE THE RECOUPMENT FEE?**

**A.** The recoupment fee will be eliminated gradually. Until 2002, all drivers in this State will pay recoupment. It will not be included as a surcharge on your bill. It will be included in your overall premium and will be charged as a percentage of your liability premium. The new law caps recoupment at 10% of your liability premium. After 2002, only drivers with violations will pay recoupment. Recoupment will continue to be paid until the insurance companies are reimbursed for the losses they have already paid.

**Q. WHAT CAN I DO IF I CANNOT FIND AN INSURANCE COMPANY WHICH WILL SELL ME AN AUTOMOBILE INSURANCE POLICY?**

**A.** As of March 1, 1999, drivers who cannot purchase insurance from an insurance company can be insured by the South Carolina Associated Auto Insurers' Plan (SCAAIP), which will replace the Reinsurance Facility. An insurance agent or broker can apply for coverage for you through SCAAIP. You must show that you have been refused by at least one insurance company, agent or broker and why you were refused. It is anticipated the SCAAIP rates will be higher than any rate you would pay if you were able to purchase insurance through ordinary means; therefore, it is very important to obtain quotes from a number of insurance companies. There may be an insurance company which will write you at lower rates than SCAAIP.

**Q. HOW CAN I REDUCE MY AUTOMOBILE INSURANCE COSTS?**

**A.** To reduce the overall cost of insurance, we have to reduce the losses by having fewer accidents. It costs a great deal of money to repair bodies and vehicles. If you want to reduce your insurance individually, discuss your situation with your insurance agent or broker. Determine what coverages you need. Purchase only the coverages you need. You may have other ways to cover some risks, such as towing or rental car coverages. Consider paying a larger deductible, but remember, if you have an accident you will be responsible for paying a larger portion of the costs. Shop for insurance as you would other products or services. You may find an insurance company which will sell you a policy cheaper than your current company. You should not only consider price, however. Service is an important factor in purchasing insurance.

**Q. UNDER THE NEW LAW, WILL I HAVE TO PURCHASE LIABILITY INSURANCE?**

**A.** Prior to February 1, 1999, every private passenger automobile was required to have liability insurance to provide insurance coverage if the driver of the automobile is at fault in the accident and injures another person or damages another person's property. The laws of this State require minimum coverage of \$15,000 if one person is injured in an accident; \$30,000 if more than one person is injured; and \$10,000 for property damage. Higher limits of coverage could be purchased. Beginning February 1, 1999, the requirement to carry liability insurance is eliminated, unless the

driver has certain violations on his record or there is a driver in the household who has been licensed for less than three years.

**Q. WHAT MUST I DO IF I DO NOT WANT TO PURCHASE AUTOMOBILE INSURANCE?**

**A.** A driver can make an annual payment of \$550 Uninsured Motorist Fee and drive an uninsured vehicle. The fee is paid to the Department of Public Safety at the time you register your uninsured vehicle. The fee will cover only the vehicle registered. You must pay \$550 for each vehicle you want to register as an uninsured vehicle. **THIS IS NOT INSURANCE.** If you cause an accident, you will be personally responsible for any injuries and damages caused.

**Q. WHAT VIOLATIONS WILL PREVENT ME FROM REGISTERING AN UNINSURED VEHICLE UPON PAYMENT OF THE \$550 FEE?**

**A.** If you are convicted of any of the following violations, you will not be able to register or drive an uninsured vehicle in this State: (1) disobeying an official traffic device, (2) failing to stop for a law enforcement when signaled, (3) disobeying an officer directing traffic; (4) failing to stop for a school bus, (5) leaving the scene of an accident involving bodily injury or property damage, (6) stealing or unlawfully taking a vehicle, (7) racing on public highways, (8) driving under the influence of alcohol or drugs where injury to a person in an amount more than \$600 or damage to property in an amount more than \$1000 results, (9) injuring a person (in an amount more than \$600) or damaging property (in an amount more than \$1000) as a result of reckless driving, (10) committing homicide or assault with a motor vehicle, (11) committing a felony involving the use of a motor vehicle, (12) transporting illegal whiskey or unlawful drugs or other controlled or narcotic substances, (13) committing reckless homicide, (14) willfully making false statements in application for license or registration, (15) impersonating an applicant for license or registration or procuring a license or registration through impersonation, (16) any three or more moving violations, (17) any two or more accidents for which the owner is responsible where injury to a person in an amount more than \$600 or damage to property in an amount more than \$1000 results. Three years after you have been convicted of any of the above violations, you will be eligible to register an uninsured vehicle. Also, if there is a driver in the household who has been licensed for less than three years, you will not be able to register an uninsured vehicle.



**INSURANCE TERMS TO AID IN UNDERSTANDING  
THE NEW AUTOMOBILE INSURANCE SYSTEM  
IN SOUTH CAROLINA**

**Automobile insurance** - insurance which covers risks or hazards associated with the ownership or operation of a motor vehicle, including liability, collision, comprehensive and other coverages.

**Bodily injury** - injury to a person, including death resulting from injury.

**Cancellation** - the revocation of an insurance policy during the term of the policy. In South Carolina, a policy can be canceled at any time within the first 90 days; thereafter, a policy can be canceled only (1) for failure to pay the premium or (2) for suspension or revocation of the driver's license of the named insured or any other operator who lives in the same household or who customarily operates a vehicle insured under the policy.

**Collision coverage** - insurance which provides, without regard to fault of the insured, for payment of accidental property damage to the insured motor vehicle.

**Comprehensive coverage** - insurance which covers property damage due to something other than collision, such as theft, fire, wind, hail, etc.

**Deductible** - the amount an insured will pay for a loss before the insurance company is required to pay for the remaining loss, up to the insured amount; for example, if an insured chooses a deductible of \$500 and he has a loss of \$1500, he will pay the first \$500 of the loss.

**Insurance** - a system which allows an individual to transfer a risk of loss to a larger group which is better able to pay for the loss.

**Insured** - the person insured by an insurance policy, the named insured's spouse, relatives of the named insured or spouse if they live in the same household, any person who uses the insured motor vehicle with the consent of the named insured and any guest in the insured motor vehicle.

**Insurer** - the entity that insures another; the insurance company.

**Joint underwriting association** - a mechanism for insuring the residual market. This association provides insurance through the use of several companies who have agreed to service the business of the association. The rates are self-sustaining, meaning the policyholders premiums are calculated in such a way that the premiums should cover the losses and expenses of the insurance companies. If the premiums are not sufficient, all insurance companies selling automobile insurance in South Carolina must help pay for the excess losses and expenses.

**Liability coverage** - insurance which covers bodily injury and property damage due to the fault of the insured.

**Minimum liability limits** - the amount of liability insurance coverage required by law, for example, in South Carolina, one must have coverage in the amount of \$15,000 for bodily injury to one person, \$30,000 for bodily insurance for more than one person, \$10,000 for property damage (generally referred to as 15/30/10).

**Nonrenewal** - the refusal of an insurance company to renew a policy at the policy renewal date.

**Policy term** - the length of time the insurance policy is in effect (generally six months or one year).

**Premium** - the amount to be paid for an insurance policy.

**Premium payment plan** - a means provided to allow an insured to pay the premium in installments.

**Residual market** - the group of persons who are unable to purchase insurance from a insurance company through normal means.

**Underinsured motorist coverage** - insurance which pays for bodily injury or property damage resulting from an accident caused by the driver of an insured vehicle which does not have sufficient limits of coverage to pay for the entire bodily injury or property damage.

**Underwriting guidelines** - the criteria used by an insurance company to determine whether to insure an applicant or what premium to charge an applicant.

**Uninsured motor vehicle fee** - the fee required by law to register an uninsured motor vehicle in South Carolina; the fee is not an insurance premium and is not purchasing insurance, it simply allows one to legally operate an uninsured vehicle in this State.

**Uninsured motorist coverage** - insurance which pays for bodily injury or property damage resulting from an accident caused by the driver of an uninsured vehicle.

**Uninsured motorist fund** - the fund established by the fees collected from the registration of uninsured vehicles. The purpose of the fund is to reduce the cost of uninsured motorist coverage and to provide funds for the South Carolina Department of Insurance to publish a buyer's guide and premium comparison brochure, to provide for a public awareness campaign and to enforce the anti-discrimination laws.

**Voluntary market** - the group of persons who are able to purchase insurance from a insurance company, with no help from the State.

**PART II**

**HIGHWAY SAFETY**

**AND**

**TRAFFIC COLLISION FACTS**

**1997**



## **SOUTH CAROLINA TRAFFIC COLLISION STATISTICS - 1997**

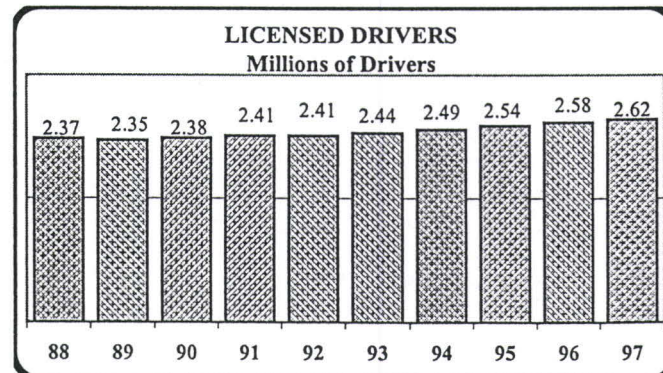
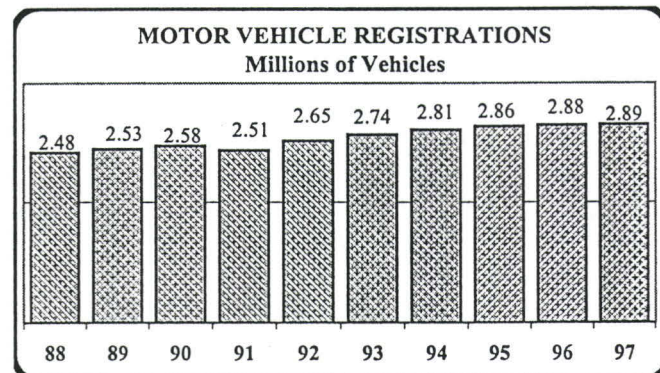
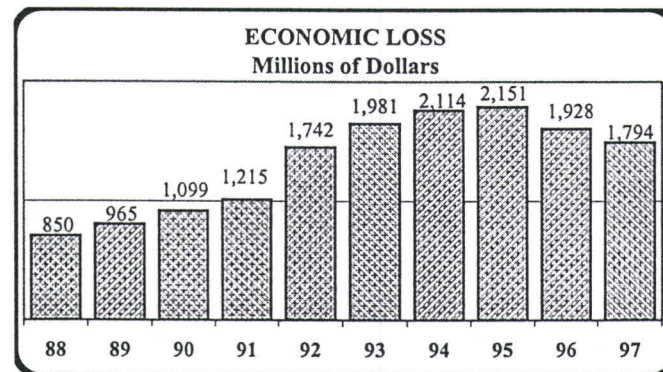
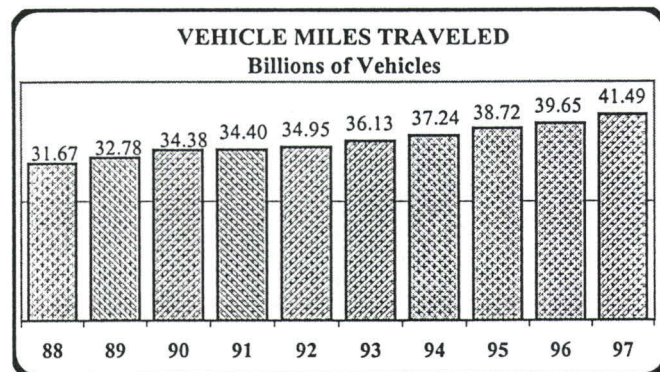
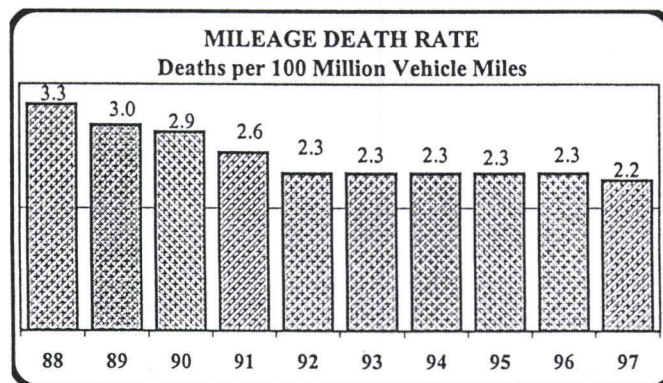
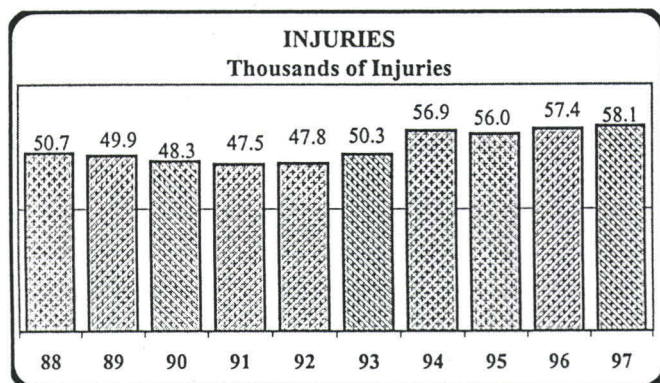
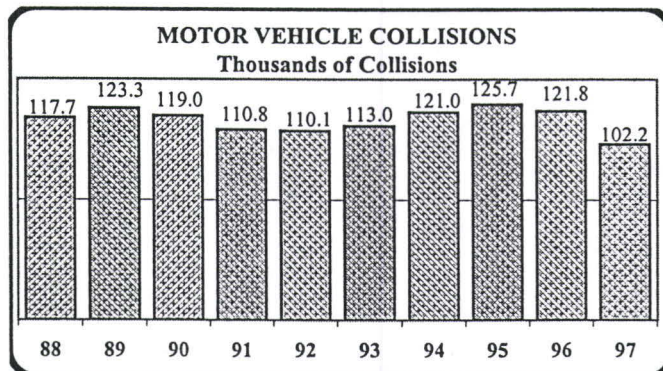
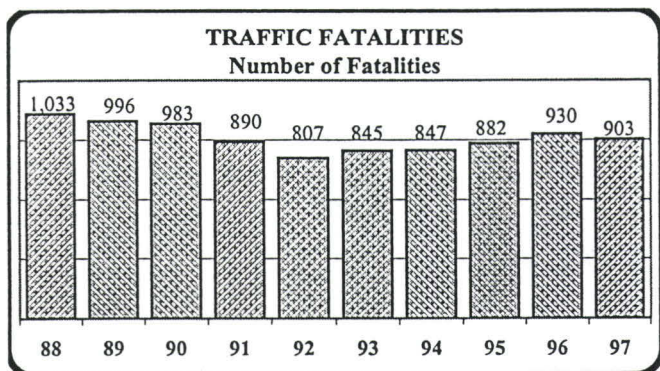
The following statistics are from the publication printed by the South Carolina Department of Public Safety, *1997 South Carolina Traffic Collision Fact Book*. The collision statistics are based on reports filed by investigating officers. Collisions occurring on public highways and roadways which involve bodily injury or death or which result in \$1,000 or more in property damage are included in the publication.

Monetary losses from traffic collisions are great. In 1997, this State's citizens incurred almost \$1.8 billion in estimated losses. These losses include medical costs, property damage costs and lost productivity or wages. These losses do not include non-economic losses such as pain and suffering, due to bodily injury to oneself or loved ones.

The statistics describe the characteristics, causes and effects of collisions in this State. Perhaps we can learn from these statistics and become more careful drivers, mindful of the traffic laws of this State. Safe driving may reduce the monetary and non-economic losses described above and, thus, may reduce the cost of automobile insurance.



# TEN YEAR TRAFFIC TRENDS 1988-1997





**SOUTH CAROLINA**  
**TRAFFIC COLLISIONS, FATALITIES, NON-FATAL INJURIES**  
**MILEAGE DEATH RATE AND VEHICLE MILES OF TRAVEL**  
**1963-1997**

YEAR	COLLISIONS	FATALITIES	NON-FATAL INJURIES	MILEAGE DEATH RATE*	VEHICLE MILES OF TRAVEL**
1963	44,233	796	17,652	7.7	10,347
1964	48,419	870	18,271	8.0	10,868
1965	51,389	868	17,608	7.5	11,581
1966	55,697	968	18,598	7.7	12,433
1967	54,747	913	18,892	7.0	13,086
1968	58,197	997	21,459	7.0	14,191
1969	59,033	996	20,203	6.4	15,512
1970	67,808	1033	19,864	6.2	16,558
1971	74,607	1023	19,347	5.8	17,763
1972	81,525	1099	20,283	5.6	19,472
1973	85,071	967	20,440	4.7	20,428
1974	76,986	873	18,863	4.4	20,012
1975	80,740	821	18,407	4.0	20,603
1976	86,944	820	21,201	3.7	21,961
1977	91,485	949	21,382	4.2	22,689
1978	97,883	898	23,223	3.7	24,254
1979	97,394	900	23,815	3.7	24,074
1980	91,016	859	22,599	3.8	22,658
1981	88,425	846	22,355	3.7	23,056
1982	88,798	730	23,019	3.0	24,222
1983	92,277	845	23,458	3.4	24,978
1984	102,617	915	28,135	3.5	25,900
1985	111,077	949	32,388	3.6	26,679
1986	116,573	1059	34,689	3.7	28,247
1987	119,344	1087	37,287	3.6	30,227
1988	117,723	1033	50,713***	3.3	31,672
1989	123,252	996	49,905	3.0	32,781
1990	118,989	983	48,337	2.9	34,377
1991	110,780	890	47,472	2.6	34,452
1992	110,058	807	47,820	2.3	34,953
1993	112,983	845	50,348	2.3	36,126
1994	120,947	847	56,868	2.3	37,238
1995	125,694	882	56,008	2.3	38,723
1996	121,791****	930	57,387	2.3	39,646
1997	102,226	903	58,057	2.2	40,590
<b>TOTALS</b>	<b>3,186,728</b>	<b>32,197</b>	<b>1,102,204</b>	<b>-</b>	<b>872,239</b>

\* Per 100 million miles of vehicle travel.

\*\* Vehicle miles of travel in millions of miles.

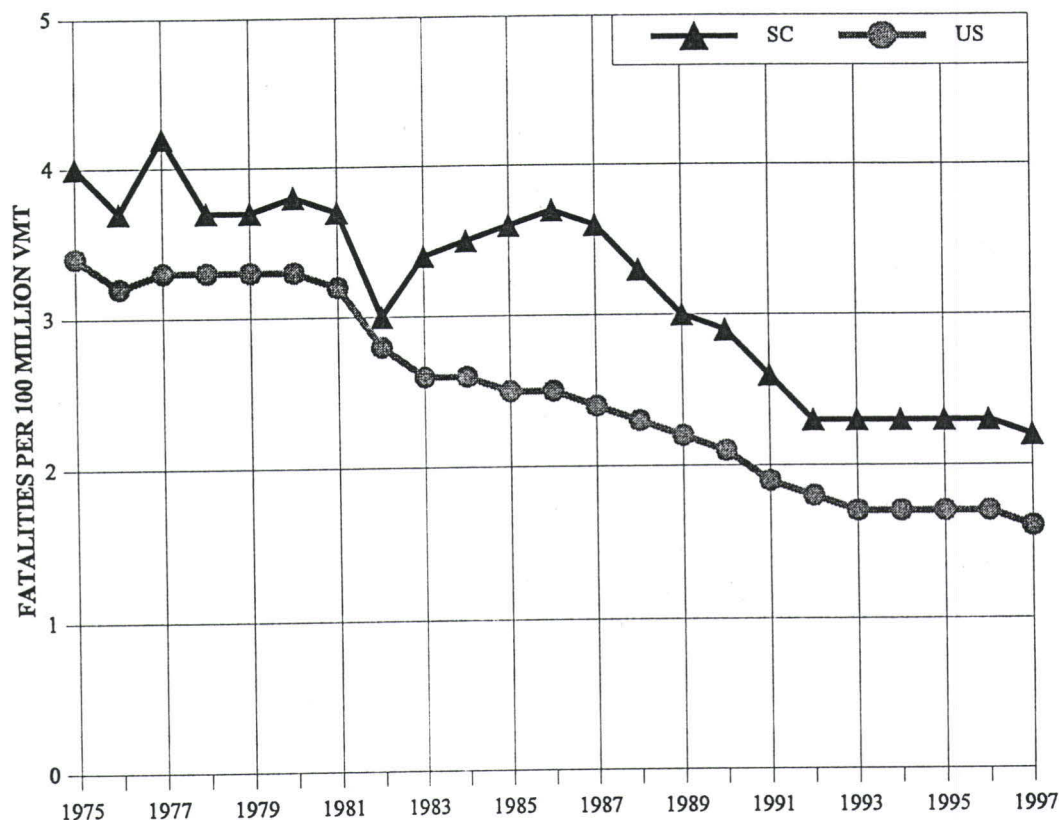
\*\*\* This was the second year of a new reporting format. Far more "possible injuries" were reported than in previous years, rendering comparisons with prior years invalid.

\*\*\*\* Reporting threshold change midyear to \$1,000 from \$400.

SOUTH CAROLINA TRAFFIC COLLISION FACT BOOK 1997, South Carolina Department of Public Safety.



# MILEAGE DEATH RATE SOUTH CAROLINA vs. U.S. 1975 - 1997



Source for U.S. Data: - Fatality Analysis Reporting System. (FARS)  
1997 National data is estimated.

South Carolina's mileage death rate, MDR, (defined as the number of traffic fatalities per 100 million vehicle miles of travel) declined or remained the same in every year but two (1977 and 1980) between 1969 (not shown) and 1982. During this period, the MDR dropped by 53 percent from 6.4 to 3.0. From 1983 through 1986, the MDR increased each year, peaking at 3.7. From 1987 through 1992, a total of six years, the rate declined each year. In 1997, a MDR of 2.2 was achieved, the lowest since records have been kept.

For the past 28 years, the national MDR has declined or remained the same every year except 1977.



**SOUTH CAROLINA DRIVERS LICENSED BY AGE AND SEX**  
**1997\***

AGE	MALE	(%)	FEMALE	(%)	TOTAL	(%)
14@	60	0.0	4	0.0	64	0.0
15	5,884	0.2	5,047	0.2	10,931	0.4
16	14,006	0.5	12,799	0.5	26,805	1.0
17	18,667	0.7	16,954	0.6	35,621	1.4
18	20,820	0.8	19,540	0.7	40,360	1.5
19	21,379	0.8	20,425	0.8	41,804	1.6
20	21,853	0.8	22,166	0.8	44,019	1.7
21	21,853	0.8	22,600	0.9	44,453	1.7
22	22,191	0.8	22,952	0.9	45,143	1.7
23	23,287	0.9	24,493	0.9	47,780	1.8
24	23,614	0.9	25,278	1.0	48,892	1.9
25-29	130,773	5.0	139,204	5.3	269,977	10.3
30-34	131,025	5.0	142,165	5.4	273,190	10.4
35-39	136,272	5.2	149,697	5.7	285,969	10.9
40-44	132,536	5.1	146,320	5.6	278,856	10.6
45-49	122,859	4.7	132,569	5.1	255,428	9.7
50-54	106,650	4.1	111,804	4.3	218,454	8.3
55-59	83,268	3.2	86,075	3.3	169,343	6.5
60-64	67,684	2.6	71,467	2.7	139,151	5.3
65-69	59,524	2.3	62,117	2.4	121,641	4.6
70-74	48,939	1.9	54,087	2.1	103,026	3.9
75-79	33,844	1.3	38,189	1.5	72,033	2.7
80-84	16,312	0.6	19,178	0.7	35,490	1.4
85 & OVER	7,236	0.3	8,431	0.3	15,667	0.6
<b>TOTAL</b>	<b>1,270,536</b>	<b>48.4</b>	<b>1,353,561</b>	<b>51.6</b>	<b>2,624,097</b>	<b>100.0</b>

\* As of 1/27/98

@Moped License Only

SOUTH CAROLINA TRAFFIC COLLISION FACT BOOK 1997, South Carolina Department of Public Safety.



# ALL REPORTED SC TRAFFIC COLLISIONS

## AGE AND SEX OF DRIVERS - 1997

TOTAL COLLISIONS			
AGE	MALE	FEMALE	TOTAL
<=14	136	97	233
15	1,354	1,125	2,479
16	3,137	2,400	5,537
17	3,622	2,794	6,416
18	3,881	2,620	6,501
19	3,553	2,520	6,073
20	3,348	2,466	5,814
21	2,991	2,212	5,203
22	2,830	2,190	5,020
23	2,642	2,151	4,793
24	2,643	2,138	4,781
25 TO 29	12,627	9,982	22,609
30 TO 34	10,980	9,012	19,992
35 TO 39	10,266	8,312	18,578
40 TO 44	8,813	7,171	15,984
45 TO 49	7,749	5,612	13,361
50 TO 54	6,077	4,257	10,334
55 TO 59	4,479	2,955	7,434
60 TO 64	3,558	2,202	5,760
65 TO 69	3,015	1,886	4,901
70 TO 74	2,454	1,722	4,176
75 TO 79	1,893	1,290	3,183
80 TO 84	927	675	1,602
85 & OLDER	430	254	684
UNKNOWN AGE	647	107	754
UNKNOWN SEX*			6,647
TOTALS**	104,052	78,150	188,849

FATAL COLLISIONS			
AGE	MALE	FEMALE	TOTAL
<=14	2	0	2
15	5	5	10
16	19	9	28
17	28	8	36
18	19	6	25
19	25	11	36
20	33	8	41
21	24	6	30
22	23	10	33
23	23	5	28
24	22	1	23
25 TO 29	122	35	157
30 TO 34	101	51	152
35 TO 39	85	28	113
40 TO 44	66	41	107
45 TO 49	51	22	73
50 TO 54	64	27	91
55 TO 59	33	19	52
60 TO 64	20	12	32
65 TO 69	18	14	32
70 TO 74	12	16	28
75 TO 79	17	7	24
80 TO 84	8	9	17
85 & OLDER	6	3	9
UNKNOWN AGE	0	0	0
UNKNOWN SEX*			37
TOTALS**	826	353	1,216

INJURY COLLISIONS			
AGE	MALE	FEMALE	TOTAL
<=14	54	41	95
15	459	402	861
16	978	877	1,855
17	1,184	1,003	2,187
18	1,282	970	2,252
19	1,192	909	2,101
20	1,104	872	1,976
21	1,000	792	1,792
22	923	811	1,734
23	888	759	1,647
24	883	722	1,605
25 TO 29	4,094	3,588	7,682
30 TO 34	3,629	3,195	6,824
35 TO 39	3,330	2,939	6,269
40 TO 44	2,773	2,420	5,193
45 TO 49	2,465	2,012	4,477
50 TO 54	1,897	1,547	3,444
55 TO 59	1,467	1,046	2,513
60 TO 64	1,126	786	1,912
65 TO 69	949	623	1,572
70 TO 74	798	594	1,392
75 TO 79	670	450	1,120
80 TO 84	319	232	551
85 & OLDER	155	85	240
UNKNOWN AGE	203	31	234
UNKNOWN SEX*			1,558
TOTALS**	33,822	27,706	63,086

PROPERTY DAMAGE ONLY COLLISIONS			
AGE	MALE	FEMALE	TOTAL
<=14	80	56	136
15	890	718	1,608
16	2,140	1,514	3,654
17	2,410	1,783	4,193
18	2,580	1,644	4,224
19	2,336	1,600	3,936
20	2,211	1,586	3,797
21	1,967	1,414	3,381
22	1,884	1,369	3,253
23	1,731	1,387	3,118
24	1,738	1,415	3,153
25 TO 29	8,411	6,359	14,770
30 TO 34	7,250	5,766	13,016
35 TO 39	6,851	5,345	12,196
40 TO 44	5,974	4,710	10,684
45 TO 49	5,233	3,578	8,811
50 TO 54	4,116	2,683	6,799
55 TO 59	2,979	1,890	4,869
60 TO 64	2,412	1,404	3,816
65 TO 69	2,048	1,249	3,297
70 TO 74	1,644	1,112	2,756
75 TO 79	1,206	833	2,039
80 TO 84	600	434	1,034
85 & OLDER	269	166	435
UNKNOWN AGE	444	76	520
UNKNOWN SEX*			5,052
TOTALS**	69,404	50,091	124,547

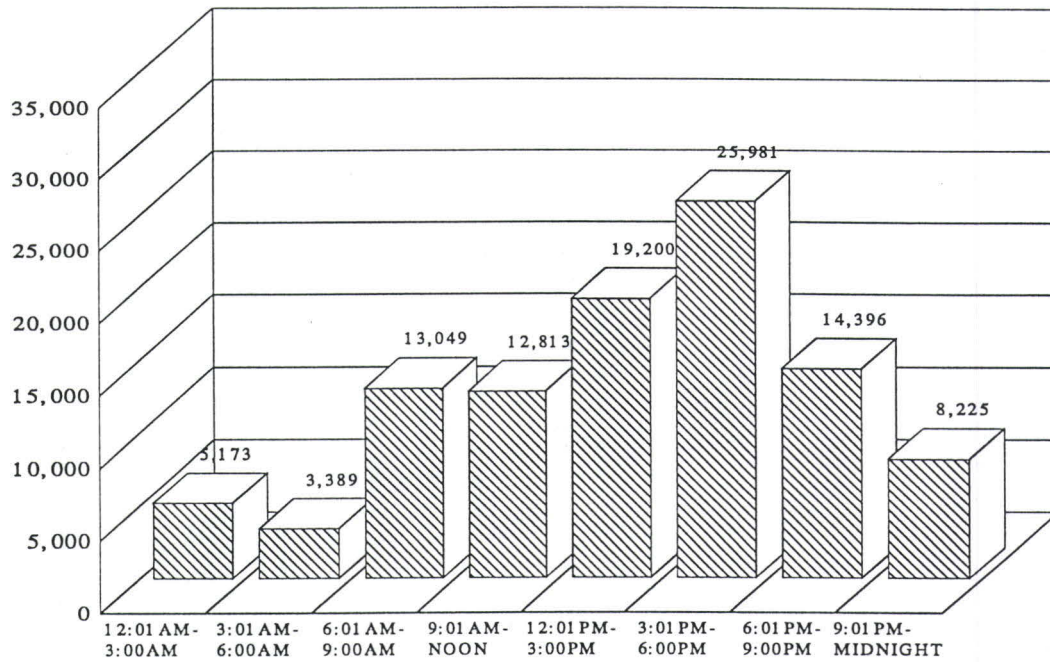
\* Includes drivers whose sex was not recorded on the report, plus hit and run collisions for which driver information was not determined; also includes parked cars with no driver.

\*\* Adding male, female and unknown sex, totals will equal the total for all drivers.

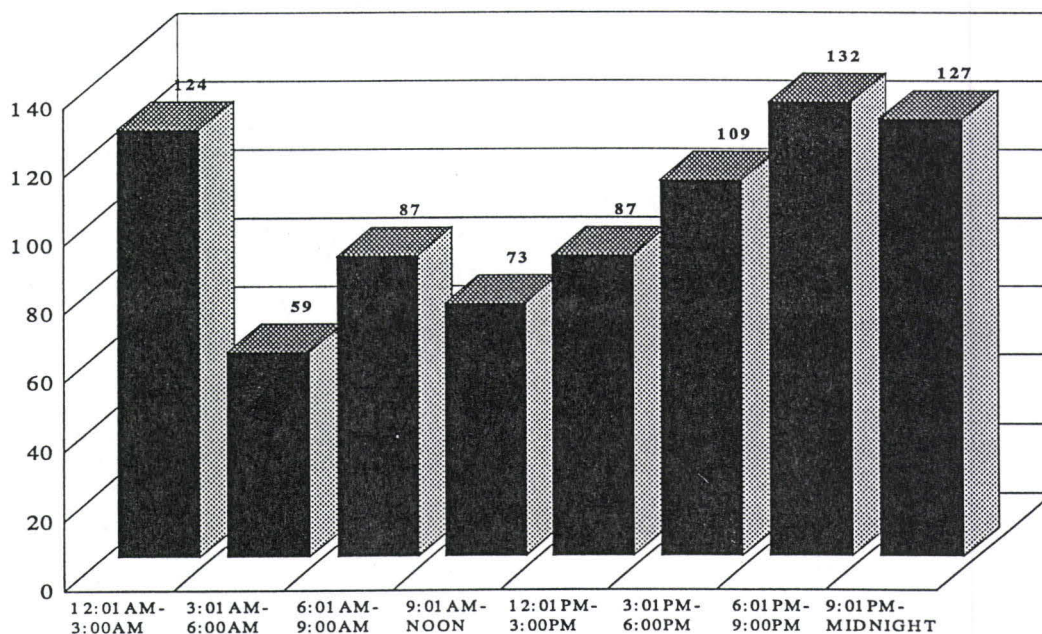
SOUTH CAROLINA TRAFFIC COLLISION FACT BOOK 1997, South Carolina Department of Public Safety.



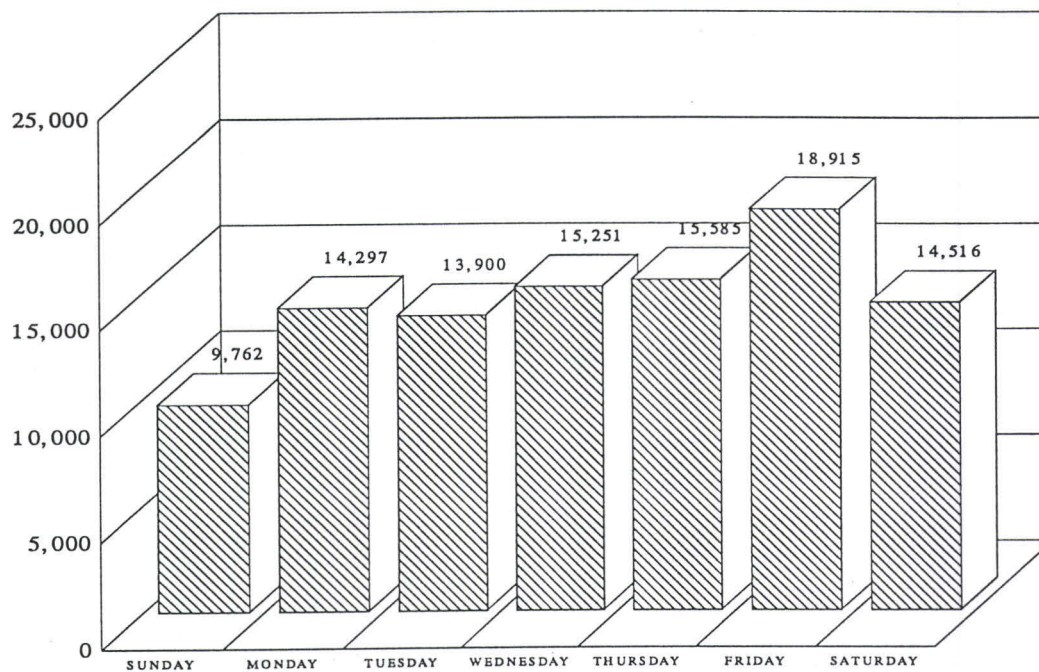
## ALL SC COLLISIONS BY TIME OF DAY 1997



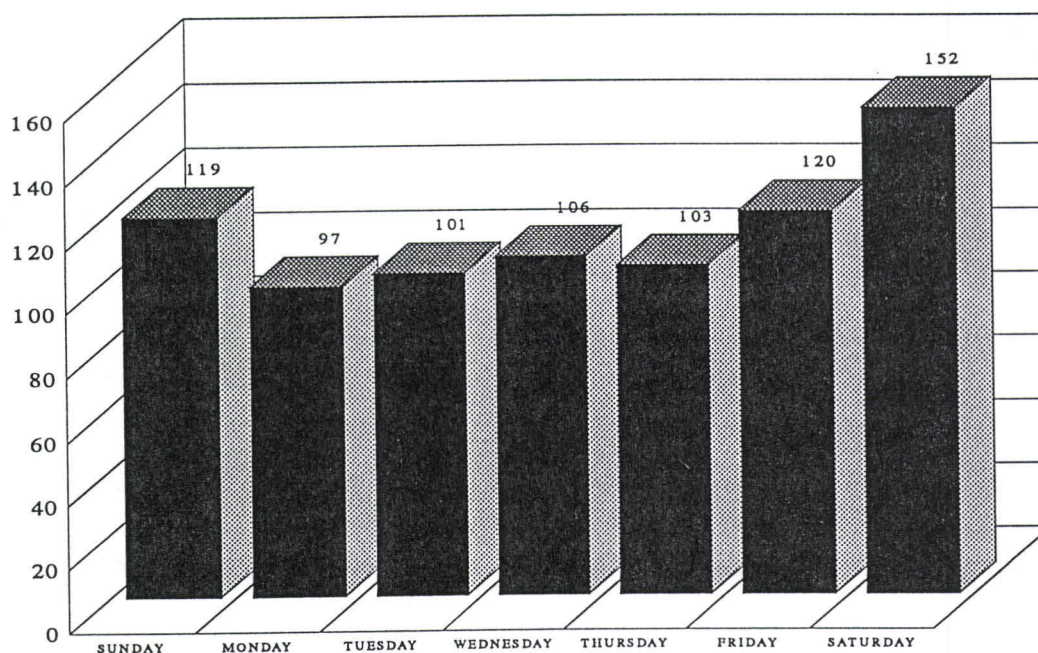
## FATAL SC COLLISIONS BY TIME OF DAY 1997



## ALL SC COLLISIONS BY DAY OF WEEK 1997

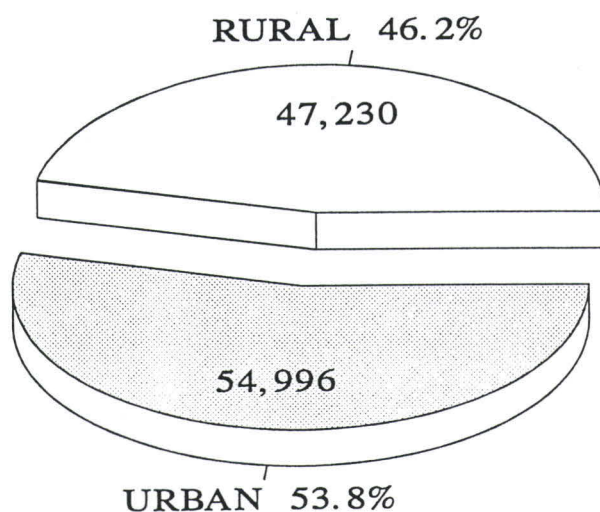


## FATAL SC COLLISIONS BY DAY OF WEEK 1997

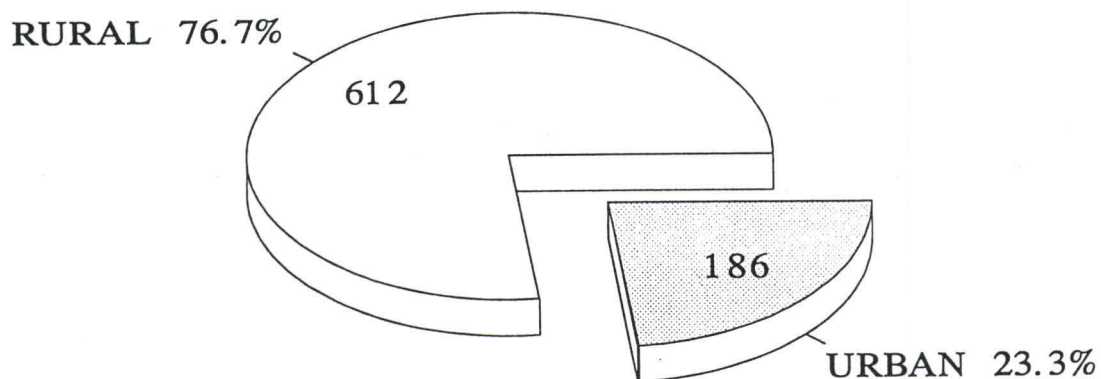




## ALL SC TRAFFIC COLLISIONS: RURAL/URBAN\* 1997

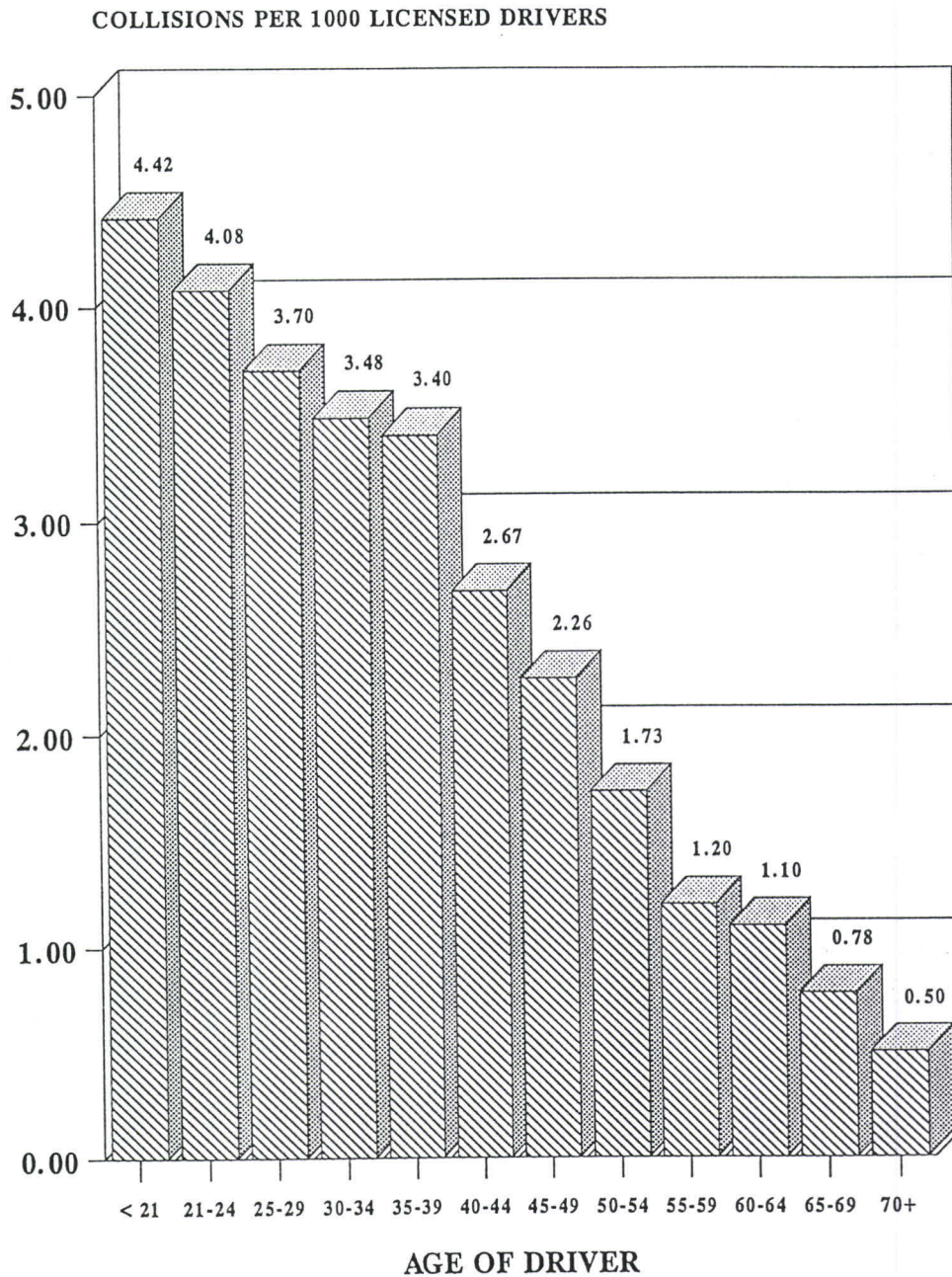


## FATAL SC TRAFFIC COLLISIONS: RURAL/URBAN\* 1997



\* See Definitions page for definitions of urban and rural areas.

**DRIVERS INVOLVED IN SC TRAFFIC COLLISIONS  
PROBABLE CAUSE: ALCOHOL OR DRUGS  
1997**





# DEFINITIONS

**Blood Alcohol Concentration (BAC)** - The percentage of a blood sample that is alcohol; e.g., a BAC of .10 is a sample of blood with 1 part alcohol for every 999 parts blood.

**Bus** - A motor vehicle designed to transport sixteen (16) or more persons, including the driver.

**Collision** - Throughout this publication the terms collision and traffic collision are equivalent to the term motor vehicle traffic collision as defined below.

**Driver** - An occupant who is in actual physical control of a transport vehicle, or for an out-of-control vehicle, an occupant who was in control until control was lost.

**Driver Intention** - What the driver intended to do just prior to the first harmful event and before executing an evasive maneuver.

**Economic Loss** - All figures are rounded to the nearest \$100,000. Based on the 1996 National Safety Council Formula which applies with the following factors:

Each fatality.....	\$790,000
Each incapacitating injury.....	\$ 41,200
Each non-incapacitating injury.....	\$ 13,900
Each possible injury.....	\$ 7,900
Each *PDO accident.....	\$ 6,000

**Fatal Traffic Collision** - Any traffic collision that results in the death of at least one occupant or pedestrian as a direct result of injuries sustained in the collision within 30 days of the collision date.

**First Harmful Event** - The first event in a traffic collision to result in injury or property damage.

**Harmful Event Location** - The place, on or off the roadway, where the first injury or property damage occurred. This describes the location of the first harmful event as it relates to its position within or outside the trafficway.

**Incapacitating Injury** - Any injury, other than a fatal injury, which prevents the injured person from walking, driving or normally continuing the activities he was capable of performing before the injury occurred.

**Junction** - Either an intersection or the connection between a driveway access and a roadway other than a driveway access.

**Manner of Collision** - The identification in a crash of how the motor vehicle(s) initially came together in a traffic collision.

**Moped** - A moped is a speed-limited, motor-driven cycle which may be propelled by pedalling. Mopeds are not considered motor vehicles.

**Motor Vehicle** - Any motorized (mechanically or electrically powered) road vehicle not operated on rails, excluding mopeds, minibikes and other vehicles not subject to motor vehicle licensing regulations. These include: automobiles, trucks, buses, vans and motorcycles.

**Most Harmful Event** - The event for an *individual unit* involved in a traffic collision that results in the most severe injury or property damage.

**Motor Vehicle Traffic Collision** - A transport collision that (1) involves at least one motor vehicle (see above definition) in transport, in which the unstabilized situation originates on a trafficway or at least one harmful event occurs on a trafficway. This definition excludes any collision on a private way.

**Non-Incapacitating Injury** - Any injury, other than a fatal injury or incapacitating injury, which is evident to observers at the scene of the collision in which the injury occurred.



## DEFINITIONS

**Nonjunction** - Anything that is not an intersection or the connection between a driveway access and a roadway other than a driveway access.

**Occupant** - Any person who is part of a transport vehicle (automobile, bicycle, etc.)

**Passenger** - Any occupant of a road vehicle other than its driver.

**\*PDO** - An abbreviation for property damage only. A PDO collision is one with some property damage but no injuries or fatalities.

**Pedalcycle** - A non-motorized road vehicle propelled by pedaling (bicycle, tricycle, etc.). Note: The pedalcycle pages include all types but mostly bicycles.

**Pedestrian** - Any person who is not an occupant as defined above. Includes persons on foot, roller skates and skateboarders.

**Possible Injury** - Any injury that is reported or claimed which is not a fatal injury, incapacitating injury or non-incapacitating injury.

**Private Way (Private Property)** - Any land other than a trafficway. This includes parking lots even if they are designed for public use. Collisions on private ways are not included in this publication.

**Probable Cause** - Refers to the probable cause of the traffic collision. This is the presumptive factor which created the collision situation.

**Road** - That part of a trafficway which includes both the roadway and any shoulder alongside the roadway.

**Rural Area** - Any area which is not within a defined urban area.

**Traffic Collision** - Used in this publication interchangeably with Motor Vehicle Traffic Collision.

**Traffic Unit (Unit)** - Any motorized road vehicle (includes vehicles that do and do not qualify as motor vehicles in the above definition), pedestrians, animal drawn vehicle and animals with human riders.

**Trafficway** - Any land way open to the public as a matter of right or custom for moving persons or property from one place to another.

**Truck Tractor** - A motorized vehicle consisting of a single motorized transport device designed primarily for drawing.

**Unit** - Used interchangeably with traffic unit (see definition above).

**Urban Area** - An area composed of an incorporated place of at least 5,000 population along with the surrounding densely settled areas.

**Source for most definitions:** *Manual on Classifications of Motor Vehicle Traffic Collisions, Fifth Edition*, published by the National Safety Council.

**\*\*** A moped is defined in the South Carolina Code of Laws, Section 56-1-1710 (1990). In part, this specifies that the "... motor is not to exceed fifty cubic centimeters and produce not more than one and one-half brake horsepower which is not capable of propelling the vehicle at a speed in excess of twenty-five miles and hour on level ground.

# Traffic Safety Facts 1997

U.S. Department of Transportation  
National Highway Traffic  
Safety Administration



## Young Drivers



There were 179.5 million licensed drivers in the United States in 1996 (1997 data not available). Young drivers, between 15 and 20 years old, accounted for 6.7 percent (12.1 million) of the total, a 7.6 percent decrease from the 13.1 million young drivers in 1986.

In 1997, 7,885 15- to 20-year-old drivers were involved in fatal crashes — a 23 percent decrease from the 10,193 involved in 1987. Driver fatalities for this age group decreased by 27 percent between 1987 and 1997. For young males, driver fatalities dropped by 32 percent, compared with a 12 percent decrease for young females (Table 3).

Motor vehicle crashes are the leading cause of death for 15 to 20 year olds (based on 1994 figures, which are the latest mortality data currently available from the National Center for Health Statistics). In 1997, 3,336 drivers 15 to 20 years old were killed, and an additional 365,000 were injured, in motor vehicle crashes.

In 1997, 14 percent (7,885) of all the drivers involved in fatal crashes (56,602) were young drivers 15 to 20 years old, and 17 percent (2,001,000) of all the drivers involved in police-reported crashes (12,066,000) were young drivers.

***“Motor vehicle crashes are the leading cause of death for people from 15 to 20 years old.”***

Figure 1. Driver Fatalities and Drivers Involved in Fatal Crashes Among Drivers 15 to 20 Years Old, 1987-1997

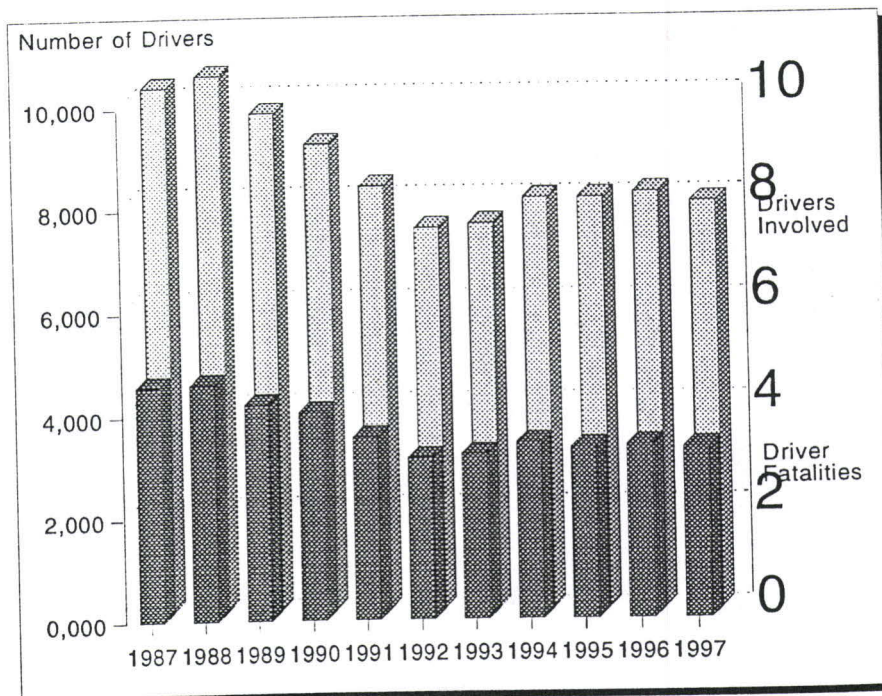




Table 1. Drivers Involved in 1997 Fatal Crashes by Age Group and 1996 Driver Involvement Rates

	Age Group (Years)							
	15-20	21-24	25-34	35-44	45-54	55-64	65-69	70+
1997 Population (Percent)	8.5	5.1	14.8	16.4	12.6	8.2	3.6	9.1
Drivers Involved in 1997 Fatal Crashes (Percent)								
Single-Vehicle	18.3	12.4	23.4	18.6	11.9	6.3	2.5	6.2
Multi-Vehicle	12.0	9.0	21.8	20.1	14.3	8.8	3.5	10.4
All Fatal Crashes	14.2	10.2	22.4	19.6	13.5	7.9	3.1	8.9
1996 Licensed Drivers* (Percent)	6.7	6.9	21.3	22.6	17.3	10.9	4.7	9.5
Drivers Involved in 1996 Fatal Crashes per 100,000 Licensed Drivers	65.1	45.7	35.1	26.7	24.0	22.2	20.3	28.8

\* 1997 data not available.

***"In 1997, 14 percent of all the drivers involved in fatal crashes were between 15 and 20 years old."***

Almost one-third (312) of the 15- to 20-year-old drivers involved in fatal crashes who had an invalid operator's license at the time of the crash also had a previous license suspension or revocation. For the same age group, almost 30 percent of the drivers who were killed in motor vehicle crashes during 1997 had been drinking (Table 4).

Table 2. Drivers 15 to 20 Years Old Involved in Fatal Crashes by Previous Driving Record and License Status, 1997

Driving Record	License Status					
	Valid (6,778)		Invalid (1,056)		Total (7,885)*	
	Number	Percent	Number	Percent	Number	Percent
Previous Recorded Crashes	1,295	19.4	133	14.4	1,428	15.8
Previous Recorded Suspensions or Revocations	438	6.5	312	32.7	750	9.7
Previous DWI Convictions	66	1.0	67	7.0	133	1.7
Previous Speeding Convictions	1,613	23.8	170	17.8	1,783	23.1
Previous Other Harmful or Moving Convictions	1,223	18.1	201	21.1	1,424	18.4

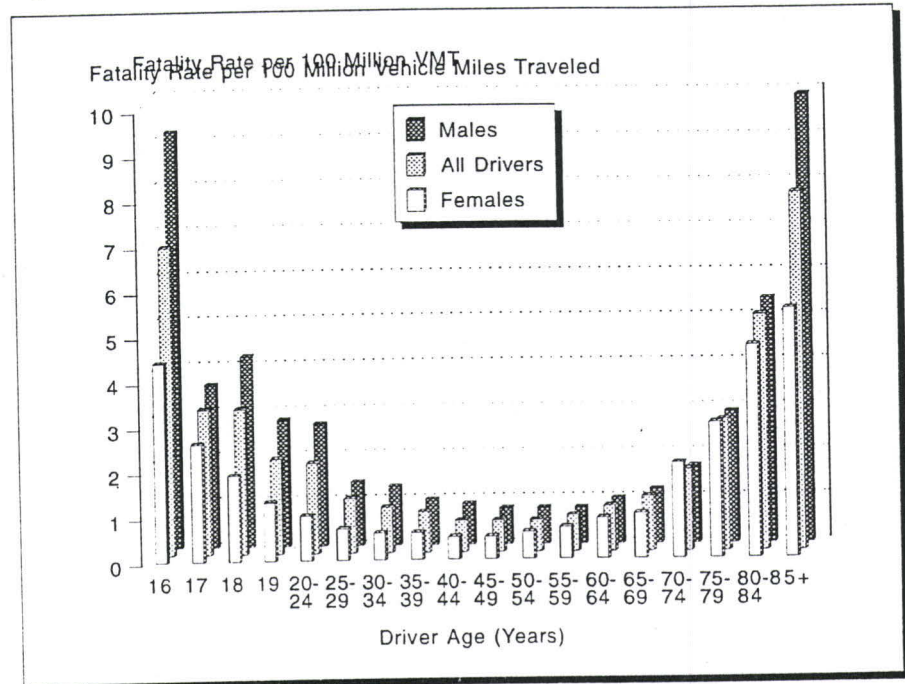
\* Includes 51 drivers with unknown license status.

In 1997, the estimated economic cost of police-reported crashes involving drivers between 15 and 20 years old was \$31.9 billion.



When driver fatality rates are calculated on the basis of estimated annual travel, the highest rates are found among the youngest and oldest drivers. Compared with the fatality rate for drivers 25 through 69 years old, the rate for teenage drivers (16 to 19 years old) is about 4 times as high, and the rate for drivers in the oldest group is 9 times as high.

Figure 2. Driver Fatality Rates by Age and Sex, 1994



*"The fatality rate for teenage drivers, based on estimated annual travel, is about 4 times as high as the rate for drivers 25 through 69 years old."*

Female drivers under age 50 have a lower fatality rate than their male counterparts, on a per mile driven basis, while the rate is essentially the same for both male and female drivers over 50 years of age, with the exception of the oldest group (Figure 2).

Table 3. Involvement of Drivers 15 to 20 Years Old in Fatal Crashes, 1987 and 1997

Table 3. Involvement of Drivers 15 to 20 Years of Age

	1987			1997			Percentage Change, 1987-1997		
	Total	Age 15-20	Percentage of Total	Total	Age 15-20	Percentage of Total	Number		Percentage Age 15-20
							Total	Age 15-20	
Drivers Involved in Fatal Crashes									
Total	61,442	10,193	16.6	56,602	7,885	13.9	-8%	-23%	-16%
Male	46,884	7,773	16.6	40,658	5,582	13.7	-13%	-28%	-17%
Female	13,614	2,420	17.8	14,846	2,303	15.5	+9%	-5%	-13%
Driver Fatalities									
Total	26,833	4,582	17.1	24,644	3,336	13.5	-8%	-27%	-21%
Male	20,688	3,499	16.9	17,767	2,380	13.4	-14%	-32%	-21%
Female	6,143	1,083	17.6	6,750	956	14.2	+10%	-12%	-20%

## Motorcycles

During 1997, 181 young motorcycle drivers (15-20 years old) were killed and an additional 5,000 were injured.

Helmets are estimated to be 29 percent effective in preventing fatalities among motorcyclists. NHTSA estimates that helmets saved the lives of 486 motorcyclists of all ages in 1997, and that if all motorcyclists had worn helmets, an additional 266 lives could have been saved.

During 1997, 47 percent of the motorcycle drivers between 15 and 20 years old who were fatally injured in crashes were not wearing helmets.

Of the young motorcycle drivers involved in fatal crashes in 1997, more than one-quarter (28 percent) were either unlicensed or driving with an invalid license.

## Alcohol

***"In 1997, 21 percent of the young drivers who were killed in crashes were intoxicated."***

NHTSA defines a fatal traffic crash as being *alcohol-related* if either a driver or a nonoccupant (e.g., pedestrian) had a blood alcohol concentration (BAC) of 0.01 grams per deciliter (g/dl) or greater in a police-reported traffic crash. Persons with a BAC of 0.10 g/dl or greater involved in fatal crashes are considered to be *intoxicated*. This is the legal limit of intoxication in most states.

In 1997, 21 percent of the young drivers 15 to 20 years old who were killed in crashes were intoxicated.

**Table 4. Alcohol Involvement Among Drivers 15 to 20 Years Old Involved in Fatal Crashes, 1997**

Driver Status	Number of Drivers	Percentage With BAC Levels		
		0.00 g/dl	0.01-0.09 g/dl	≥0.10 g/dl
Surviving	4,549	84.4	6.9	8.7
Fatally Injured	3,336	71.5	7.4	21.1
<b>Total</b>	<b>7,885</b>	<b>78.9</b>	<b>7.1</b>	<b>14.0</b>

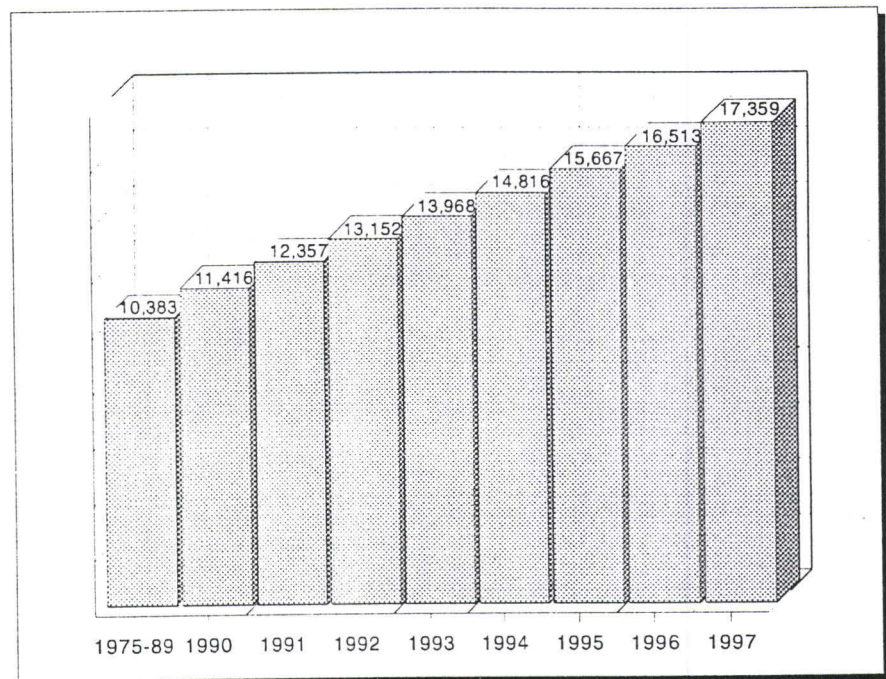
The severity of a crash increases with alcohol involvement. In 1997, 3 percent of the 15- to 20-year-old drivers involved in property-damage-only crashes had been drinking, 4 percent of those involved in crashes resulting in injury had been drinking, and 21 percent of those involved in fatal crashes had been drinking.

In both the categories of drivers killed and drivers involved in fatal crashes, the numbers of drivers 15 to 20 years old who were intoxicated dropped by 48 percent between 1987 and 1997.



All states and the District of Columbia now have 21-year-old minimum drinking age laws. NHTSA estimates that these laws have reduced traffic fatalities involving drivers 18 to 20 years old by 13 percent and have saved an estimated 17,359 lives since 1975. In 1997, an estimated 846 lives were saved by minimum drinking age laws. Fifteen states have set 0.08 g/dl as the legal intoxication limit, and 46 states plus the District of Columbia have zero tolerance laws for drivers under the age of 21 (it is illegal for drivers under 21 to drive with BAC levels of 0.02 g/dl or greater).

**Figure 3. Cumulative Estimated Number of Lives Saved by Minimum Drinking Age Laws, 1975-1997**



***“NHTSA estimates that minimum drinking age laws have saved 17,359 lives since 1975.”***

For young drivers 15 to 20 years old, alcohol involvement is higher among males than among females. In 1997, 25 percent of the young male drivers involved in fatal crashes had been drinking at the time of the crash, compared with 12 percent of the young female drivers involved in fatal crashes.

Drivers are less likely to use restraints when they have been drinking. In 1997, 71 percent of the young drivers of passenger vehicles involved in fatal crashes who had been drinking were unrestrained. Of the young drivers who had been drinking and were killed in crashes, 79 percent were unrestrained.

**For more information:**

Information on young drivers is available from the National Center for Statistics and Analysis, NRD-31, 400 Seventh Street, S.W., Washington, D.C. 20590. Telephone inquiries should be addressed to Ms. Louann Hall at 1-800-934-8517. FAX messages should be sent to (202) 366-7078. General information on highway traffic safety can be accessed by Internet users at <http://www.nhtsa.dot.gov/people/ncsa>. To report a safety-related problem or to inquire about motor vehicle safety information, contact the Auto Safety Hotline at 1-800-424-9393.



# TEENAGERS

In every motorized country, teenage drivers represent a major hazard. The problem is worse in the United States than elsewhere. We allow teens to get licenses at an earlier age than in most other countries, and little driving experience typically is required before licenses are issued. Licenses also are inexpensive and easy to get. Access to vehicles is easier than elsewhere. The result is greatly elevated crash risk among young drivers. Teenagers drive less than all but the oldest people, but their numbers of crashes and crash deaths are disproportionately high. The risk of crash involvement per mile driven among drivers 16-19 years old is 4 times the risk among older drivers. Risk is highest at age 16-17. In fact, the crash rate per mile driven is almost 3 times as high among 16 year-olds as it is among 18-19 year-olds. ■■■ Crash rates are high largely because of young drivers' immaturity combined with driving inexperience. The immaturity is apparent in young drivers' risky driving practices like speeding and tailgating. At the same time, teenagers' lack of experience behind the wheel makes it difficult for them to recognize and respond to hazards. They get in trouble trying to handle unusual driving situations, even small emergencies. More often than when older people drive, these turn disastrous. Crashes involving young drivers typically are single-vehicle crashes, primarily run-off-the-road crashes, that involve driver error and/or speeding. They often occur when other young people are in the vehicle with the young driver, so teenagers are disproportionately involved in crashes as passengers as well as drivers. ■■■ The population of 16-19 year-olds decreased during the 1980s which, in turn, held down the problem of teenage drivers. However, this trend ended in 1992. Now the population of 16-19 year-olds is increasing, and so are motor vehicle crash deaths. ■■■ The following facts are based on analysis of data from the U.S. Department of Transportation's Fatality Analysis Reporting System:

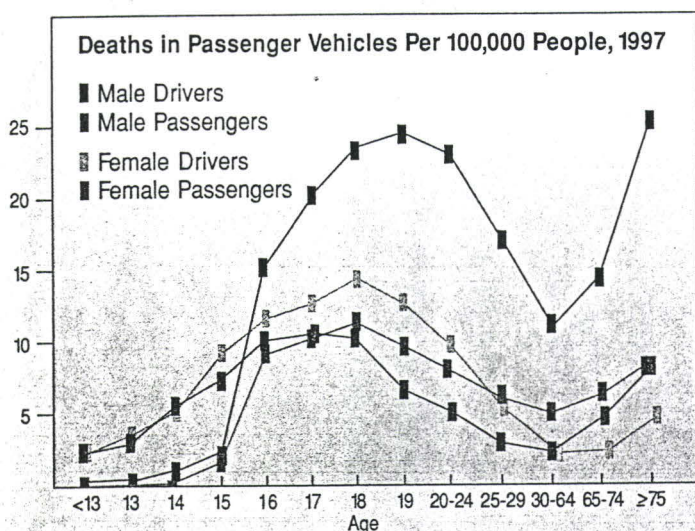
■ 5,697 teenagers died in motor vehicle crashes in 1997. This is 35 percent fewer than in 1975.

■ Teenagers accounted for 10 percent of the U.S. population in 1997 and 15 percent of motor vehicle deaths. They represented 12 percent of passenger vehicle occupant deaths in 1997, 7 percent of pedestrian deaths, 7 percent of motorcycle deaths, and 18 percent of bicycle deaths.

■ Eighty-six percent of teen motor vehicle deaths in 1997 were passenger vehicle occupants. The rest were pedestrians (7 percent), motorcyclists (3 percent), bicyclists (3 percent), and people in other kinds of vehicles (3 percent).

■ Thirty-six percent of deaths of 16-19 year olds in 1996 from all causes occurred in crashes. This is the latest year for which this information is available.

## FACTS 1997 FATALITIES



### DRIVERS AND PASSENGERS

■ Motor vehicle death rates per 100,000 people in 1997 peaked at age 18 (drivers) and 17-18 (passengers).

■ About half of teenage passenger vehicle occupant deaths in 1997 were drivers (51 percent), and about half were passengers (47 percent).

■ Sixty-two percent of teenage passenger deaths in 1997 occurred in crashes in which another teenager was driving. Among people of all ages, 20 percent of passenger deaths in 1997 occurred when a teenager was driving.

### GENDER DIFFERENCES

■ About 2 out of every 3 teenagers killed in motor vehicle crashes in 1997 were males.

■ Death rates were higher in 1997 among male teenage drivers than among females — 12 per 100,000 people compared with 6 per 100,000.

The Institute is an independent, nonprofit, scientific and educational organization dedicated to reducing the losses — deaths, injuries, and property damage — from crashes on the nation's highways. The Institute is wholly supported by automobile insurers. ■■■ 1005 North

**INSURANCE INSTITUTE  
FOR HIGHWAY SAFETY**

Glebe Road, Arlington, VA 22201. Telephone: 703/247-1500. Fax: 703/247-1678. Internet: [www.highwaysafety.org](http://www.highwaysafety.org). ■■■ Sept. 1998.



■ The rate of nighttime fatal crashes per 100 million miles traveled in 1995-96 by male drivers 16-19 years old was about 4 times the rate for 30-54-year-old male drivers. The corresponding comparison for females is more than 3 times the rate.

#### ALCOHOL INVOLVEMENT

■ Among drivers who aren't legally permitted to buy alcohol (16-20 years old), 26 percent of fatally injured drivers in 1997 had blood alcohol concentrations at or above 0.10 percent — down from 53 percent in 1980. This decline is greater than declines among older drivers.

■ Among teenage drivers (16-19 years old), 28 percent of fatally injured male drivers and 13 percent of fatally injured female drivers in 1997 had blood alcohol concentrations at or above 0.10 percent.

■ Male teenage drivers with blood alcohol concentrations in the 0.05-0.10 percent range are 18 times more likely than sober teenagers to be killed in single-vehicle crashes. The corresponding comparison for females is 54 times more likely.

#### WHEN THEY DIED

■ Fifty-three percent of teenage motor vehicle deaths in 1997 occurred on Friday, Saturday, and Sunday.

■ Forty-one percent of teenage motor vehicle deaths in 1997 occurred between 9 pm and 6 am.

#### TEENAGE MOTOR VEHICLE DEATHS

	MALE	FEMALE	TOTAL
1975	6,532	2,215	8,748
1976	6,826	2,530	9,356
1977	6,983	2,650	9,633
1978	7,295	2,645	9,940
1979	7,280	2,639	9,920
1980	6,932	2,591	9,524
1981	6,014	2,301	8,315
1982	5,354	1,969	7,323
1983	4,850	1,955	6,805
1984	4,947	2,005	6,952
1985	4,715	2,022	6,737
1986	5,280	2,182	7,466
1987	5,107	2,186	7,293
1988	5,036	2,204	7,242
1989	4,528	2,158	6,688
1990	4,420	1,944	6,364
1991	3,891	1,867	5,760
1992	3,495	1,713	5,215
1993	3,678	1,742	5,421
1994	3,770	1,859	5,632
1995	3,702	1,970	5,675
1996	3,855	1,963	5,819
1997	3,691	2,005	5,697

Note: Total includes gender unknowns

#### TEENAGE MOTOR VEHICLE DEATHS BY TYPE, 1997

AGE	PASSENGER VEHICLES	MOTORCYCLISTS	PEDESTRIANS	BICYCLISTS	OTHER/ UNKNOWN
13	130	2	44	27	17
14	237	9	42	30	20
15	389	15	52	18	27
16	893	9	61	25	24
17	1,079	17	58	15	21
18	1,105	47	57	18	16
19	1,038	53	57	13	32
Total	4,871	152	371	146	157

#### PERCENT OF FATALLY INJURED DRIVERS WITH BACs ≥ 0.10 PERCENT, 1997

	DRIVER AGE: 16-17	18-19	20-24	25-34	35-54	≥55
MALES	18	33	44	47	41	14
FEMALES	10	16	16	27	24	4

#### PERCENT OF FATALLY INJURED PASSENGER VEHICLE DRIVERS WITH BACs ≥ 0.10 PERCENT, 1997

	DRIVER AGE		
	16-20	21-30	>30
1980	53	63	49
1981	50	63	44
1982	49	63	42
1983	46	61	39
1984	41	56	38
1985	35	55	36
1986	38	56	35
1987	29	55	36
1988	31	57	34
1989	33	53	35
1990	34	56	35
1991	33	55	34
1992	29	52	34
1993	27	50	33
1994	25	49	33
1995	23	49	31
1996	25	48	30
1997	26	43	27

#### MOTOR VEHICLE DEATHS AS A PERCENT OF ALL DEATHS, 1996

AGE	MALE	FEMALE	ALL
< 5	3	3	3
5-9	21	22	22
10-12	22	22	22
13-15	25	30	27
16-17	34	48	38
18-19	33	42	35
20-24	29	31	29
25-34	15	14	15
35-54	5	4	5
≥ 55	1	<1	1

Note: All includes gender unknowns

#### PASSENGER VEHICLE DEATHS BY AGE AND SEATING POSITION, 1997

AGE	DRIVERS	PASSENGERS
13	7	123
14	27	210
15	73	314
16	473	419
17	604	473
18	654	447
19	654	374
Total	2,492	2,360





S A V I N G   T E E N A G E   L I V E S

## Appendix C

# Teen Crash Statistics

- Motor vehicle crashes are the leading cause of death for American teenagers.
- In 1997, 5,477 young people (passengers and drivers age 15-20) died in motor vehicle crashes. Twenty-one percent of the young drivers involved in fatal crashes had been drinking.
- Young people age 15-20 make up 6.7 percent of the total driving population in this country but are involved in 14 percent of all fatal crashes.
- In 1997, over 60 percent of youth (16-20) who died in passenger vehicle crashes were not wearing seat belts.
- In 1997, almost one quarter (22 percent) of those who died in speed-related crashes were youth (15-20).
- In the last decade, over 68,000 teens have died in car crashes.
- Sixty-five percent of teen passenger deaths occur when another teenager is driving.
- Nearly half of the fatal crashes involving 16-year-old drivers were single vehicle crashes.
- Forty-one percent of fatal crashes involving teenagers occur at nighttime (between 9:00 p.m. and 6:00 a.m.).
- One quarter of fatally injured teen drivers (16-20 years old) in 1995 had a BAC (blood alcohol concentration) at or above .10 percent, even though all were under the minimum legal drinking age and are not legally permitted to purchase alcohol.
- Two out of three teenagers killed in motor vehicle crashes are males.





SOUTH CAROLINA STATE LIBRARY



0 01 01 0243756 2

